

Information to identify the case:

Debtor 1	<u>Loren K. Robinson</u>	Social Security number or ITIN	xxx-xx-4270
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25547-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Loren K. Robinson

3/1/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Loren K. Robinson
Debtor

Case No. 19-25547-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Mar 01, 2024

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:

Recip ID	Recipient Name and Address
db	+ Loren K. Robinson, 600 Stocker St, Stewartsville, NJ 08886-3238
518402576	+ Marc L. Wells, 600 Stocker St, Stewartsville, NJ 08886-3238
518725090	+ NJSVS Surcharge Violation System Office, POB 136, Trenton, NJ 08666-0136
518405608	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518402584	+ US Department of Education, PO Box 105081, Atlanta, GA 30348-5081

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 01 2024 21:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 01 2024 21:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Mar 01 2024 21:31:01	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518402569	+ EDI: PRA.COM	Mar 02 2024 02:10:00	Bureaus Investment Group Portfolio No 15, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518402570	+ EDI: CAPITALONE.COM	Mar 02 2024 02:10:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518430136	+ EDI: AIS.COM	Mar 02 2024 02:10:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518521162	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 01 2024 21:39:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519285972	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 01 2024 21:39:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519448138	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 01 2024 21:41:00	Deutsche Bank National Trust Company, as Trustee,, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519448139	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 01 2024 21:41:00	Deutsche Bank National Trust Company, as Trustee,, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Deutsche Bank National Trust Company, as, Serviced by Select Portfolio Servicing,
518402571	^ MEBN	Mar 01 2024 21:28:02	Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759

District/off: 0312-3

User: admin

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518402572	+ Email/Text: clientservices@glassmountaincapital.com	Mar 01 2024 21:38:00	Glass Mountain Capital LLC, 1930 Thoreau Drive Suite 100, Schaumburg, IL 60173-4179
518530079	EDI: IRS.COM	Mar 02 2024 02:10:00	IRS, POB 7346, Philadelphia, PA 19101-7346
518459079	Email/PDF: resurgentbknofications@resurgent.com	Mar 01 2024 21:48:20	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518402575	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 01 2024 21:48:38	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
518402577	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2024 21:40:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
518402578	+ Email/PDF: bankruptcy@ncfsi.com	Mar 01 2024 21:48:20	New Century Financial Service, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
518402579	EDI: PRA.COM	Mar 02 2024 02:10:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
518513016	EDI: PRA.COM	Mar 02 2024 02:10:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
518402580	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 01 2024 21:48:23	Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587
518402581	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 01 2024 21:39:00	Specialized Loan Serv, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518402582	+ EDI: SYNC	Mar 02 2024 02:10:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
518402583	+ EDI: WTRRN BANK.COM	Mar 02 2024 02:10:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518603665	*+	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519448140	*+	Deutsche Bank National Trust Company, as Trustee,, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519448141	*+	Deutsche Bank National Trust Company, as Trustee,, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Deutsche Bank National Trust Company, as, Serviced by Select Portfolio Servicing,
518402573	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518402574	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2024

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Deutsche Bank National Trust Company as Trustee ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... dmcdonough@flwlaw.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Lee Martin Perlman	on behalf of Debtor Loren K. Robinson ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Michael J. Milstead	on behalf of Creditor Deutsche Bank National Trust Company as Trustee bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
Roger Fay	on behalf of Creditor Deutsche Bank National Trust Company as Trustee rfay@alaw.net, bkecf@milsteadlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10